

# A National Index of Floodplain Development to Guide Climate-Smart Growth and Land Use Management

USGCRP Observations Interagency Working Group  
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# Project Overview

Limiting floodplain development is key to effective flood risk management

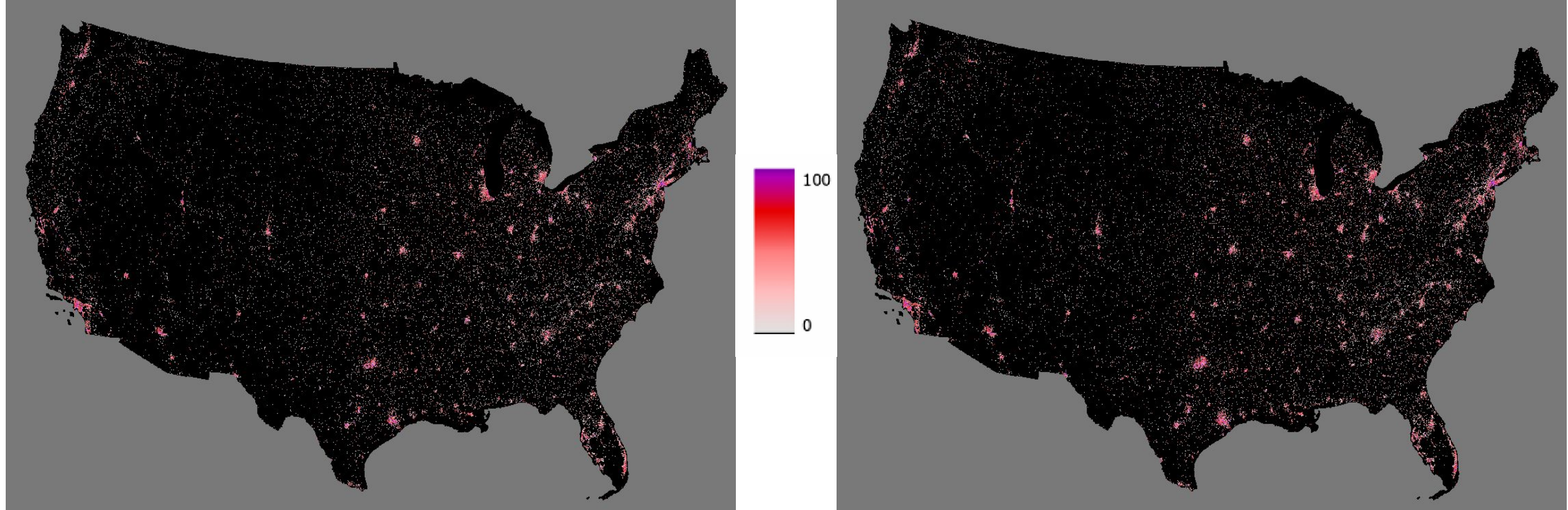
Motivating research questions:

- 1) Where is **floodplain development** taking place?
- 2) How can we explain observed floodplain development outcomes? What is the role of **community characteristics** and **local floodplain policies**?

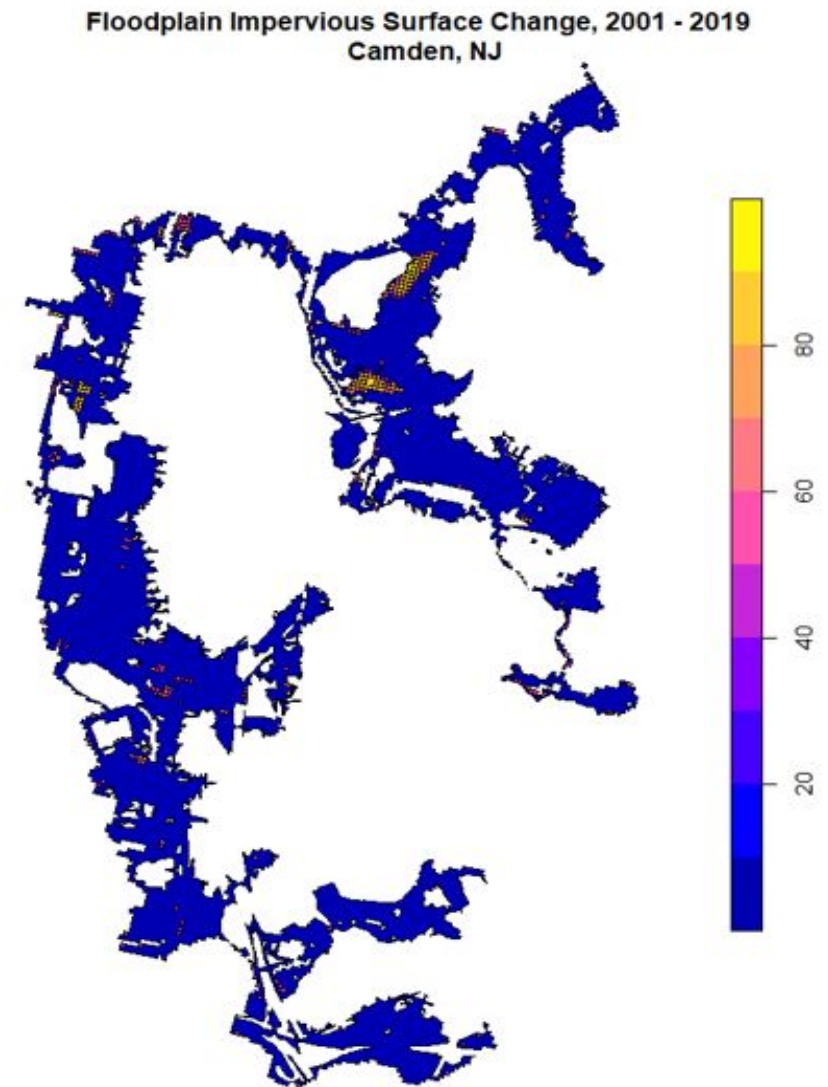
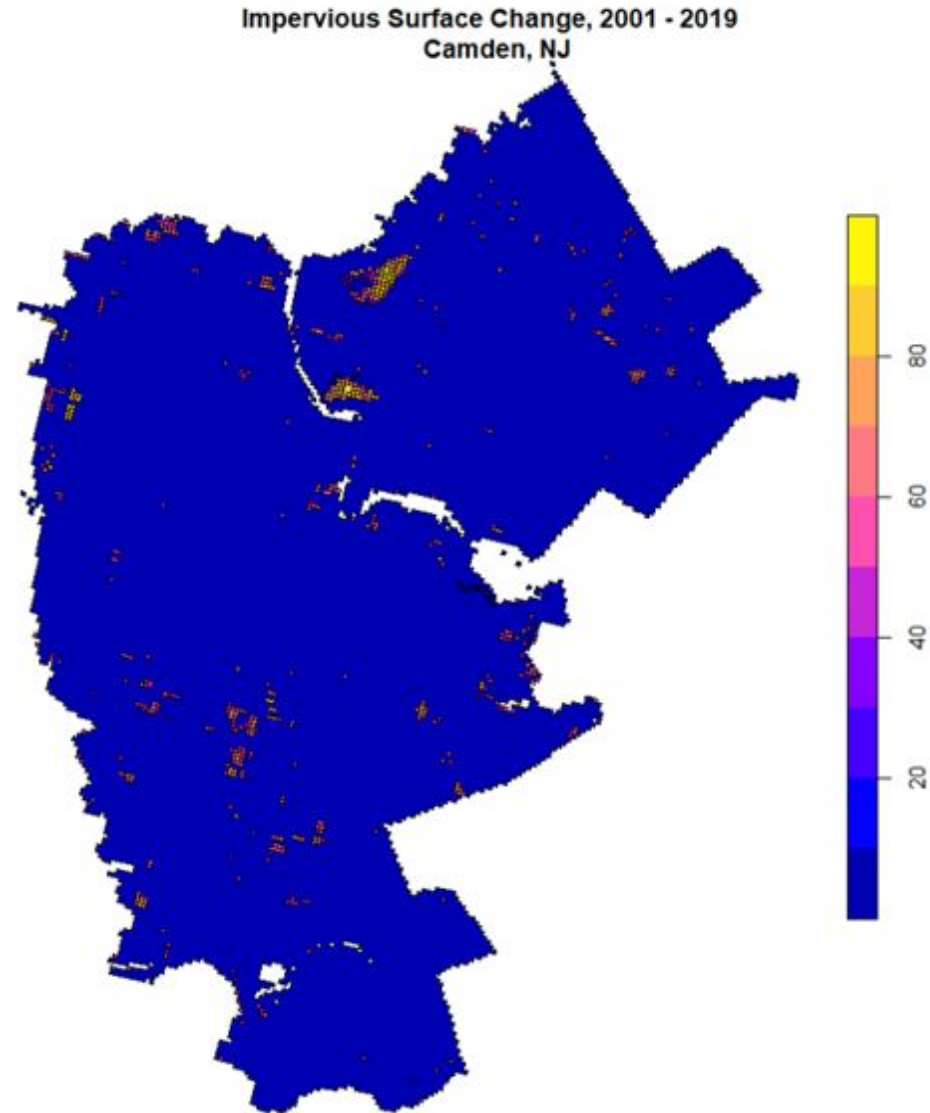
To answer these questions, we integrate remote sensing and social science methods

Where is floodplain development taking place?

# Percent Urban Imperviousness – 2001 & 2019

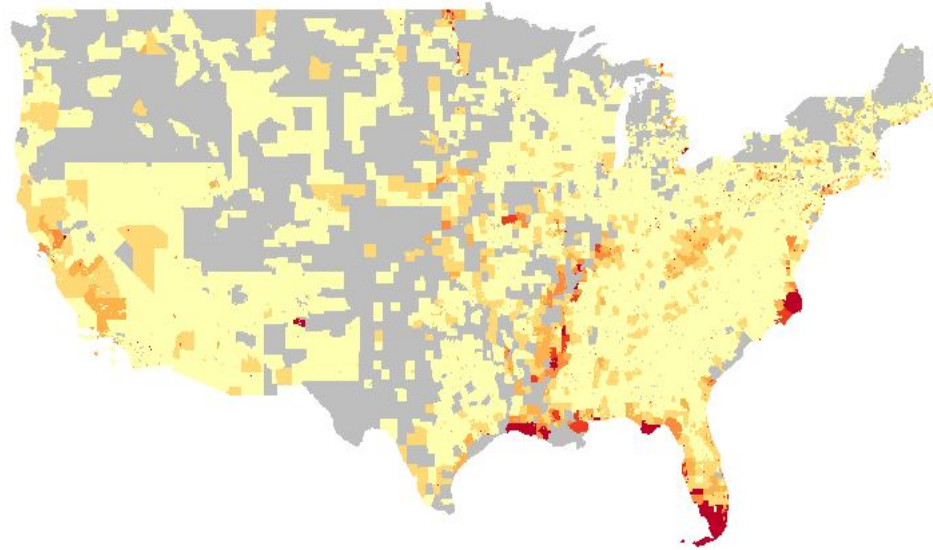


# Measuring Floodplain Development

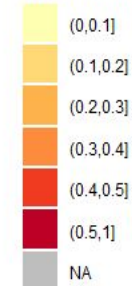




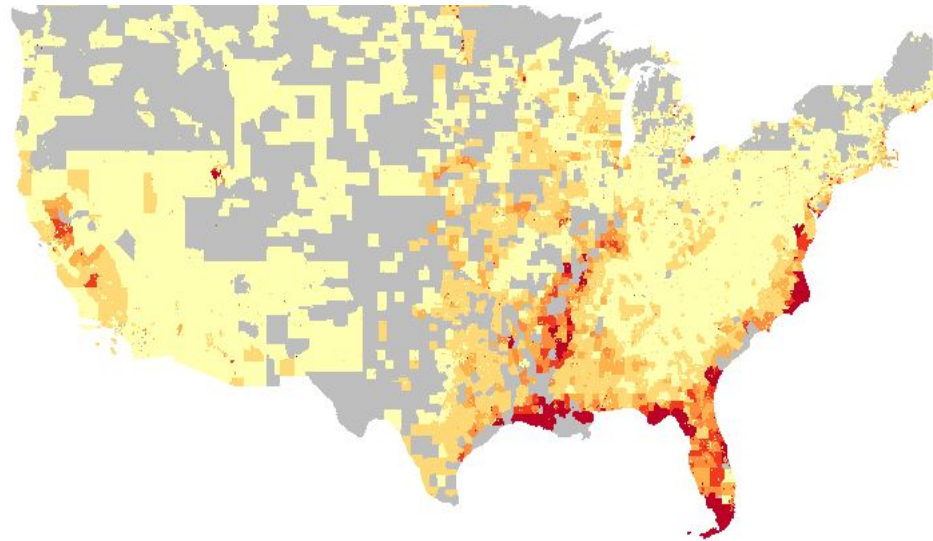
# Calculating a Floodplain Development Index (FDI)



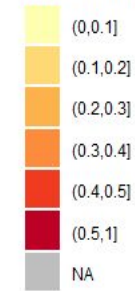
Share of New Development in Floodplain



$$FDI = \frac{\text{share of new development in floodplain}}{\text{share of developable land in floodplain}}$$



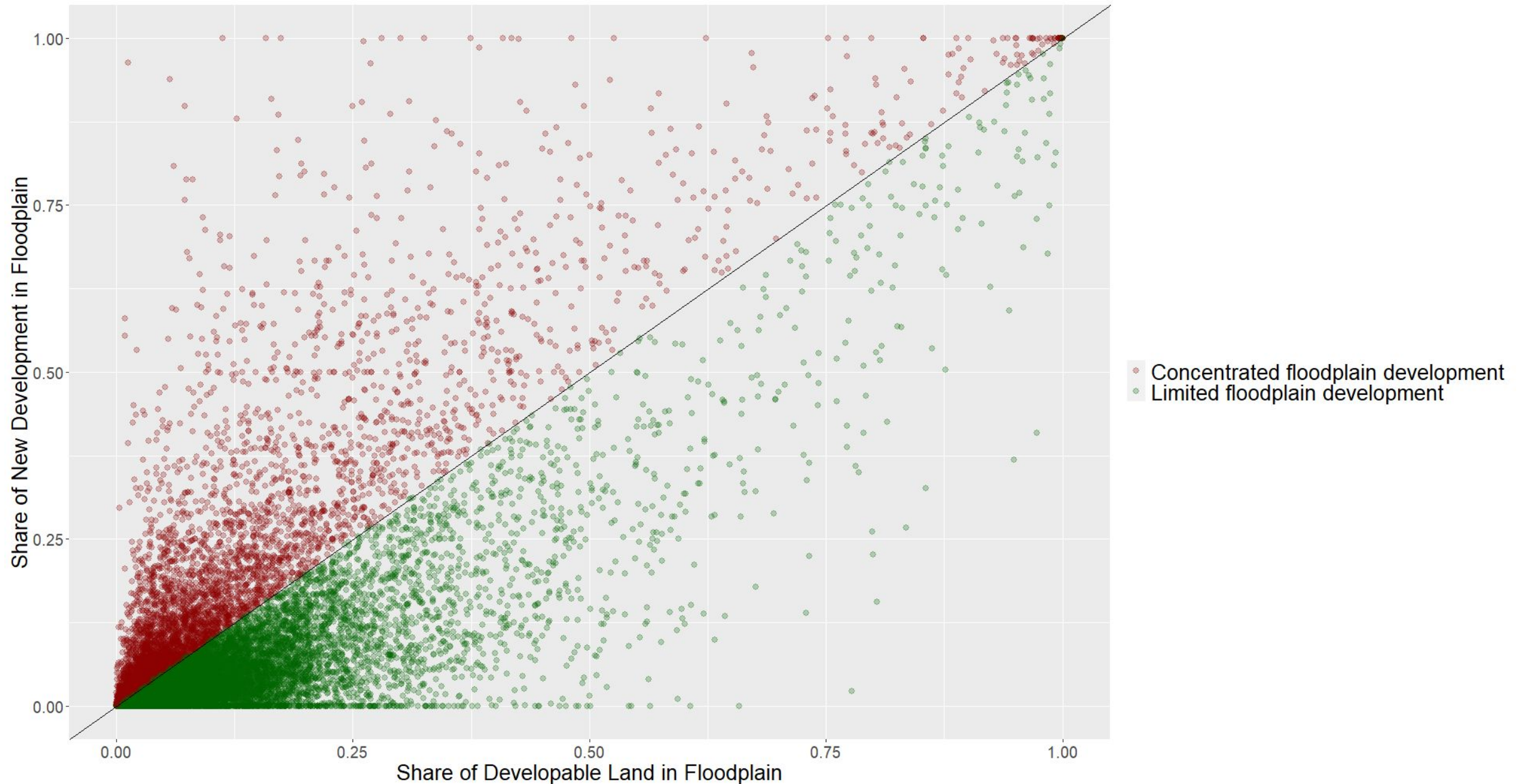
Share of Developable Land in Floodplain



**FDI > 1 = concentrated floodplain development**

**FDI < 1 = limited floodplain development**

# FDI: 26% of communities nationwide have concentrated development in the floodplain



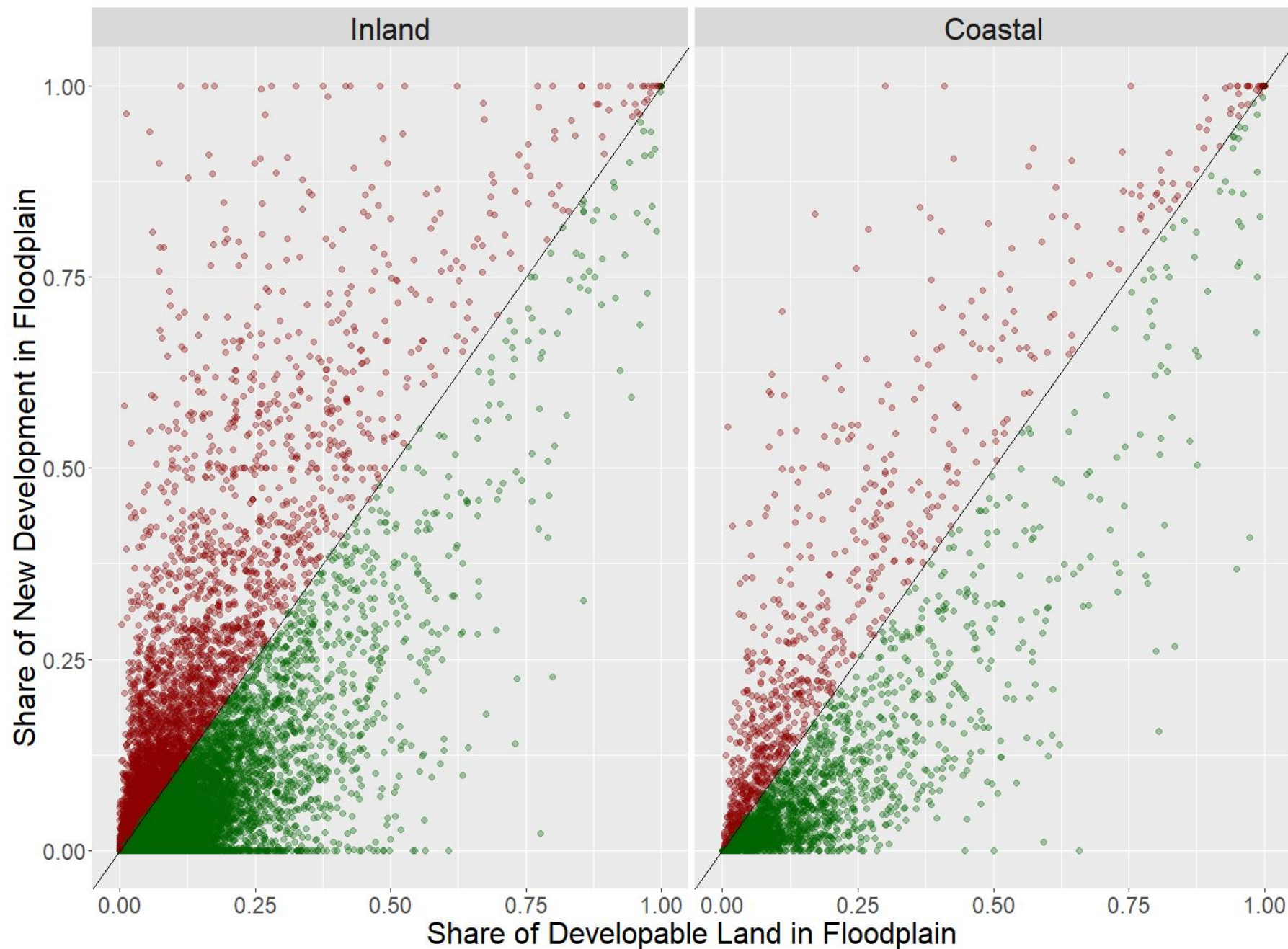
How can we explain observed floodplain development outcomes? What is the role of community characteristics and local floodplain policies?

Focus on **3 variables**:

Geography, Wealth, Community Rating System (CRS)



# Geography: Coastal Communities have Higher Rates of Floodplain Development



*Percent of communities with concentrated floodplain development:*

**Inland – 25.5% (n = 15,703)**

**Coastal – 29.3% (n = 2,844)**

● Concentrated floodplain development  
● Limited floodplain development

# Geography: Urban Communities have Higher Rates of Floodplain Development



*Percent of communities  
with concentrated  
floodplain development:*

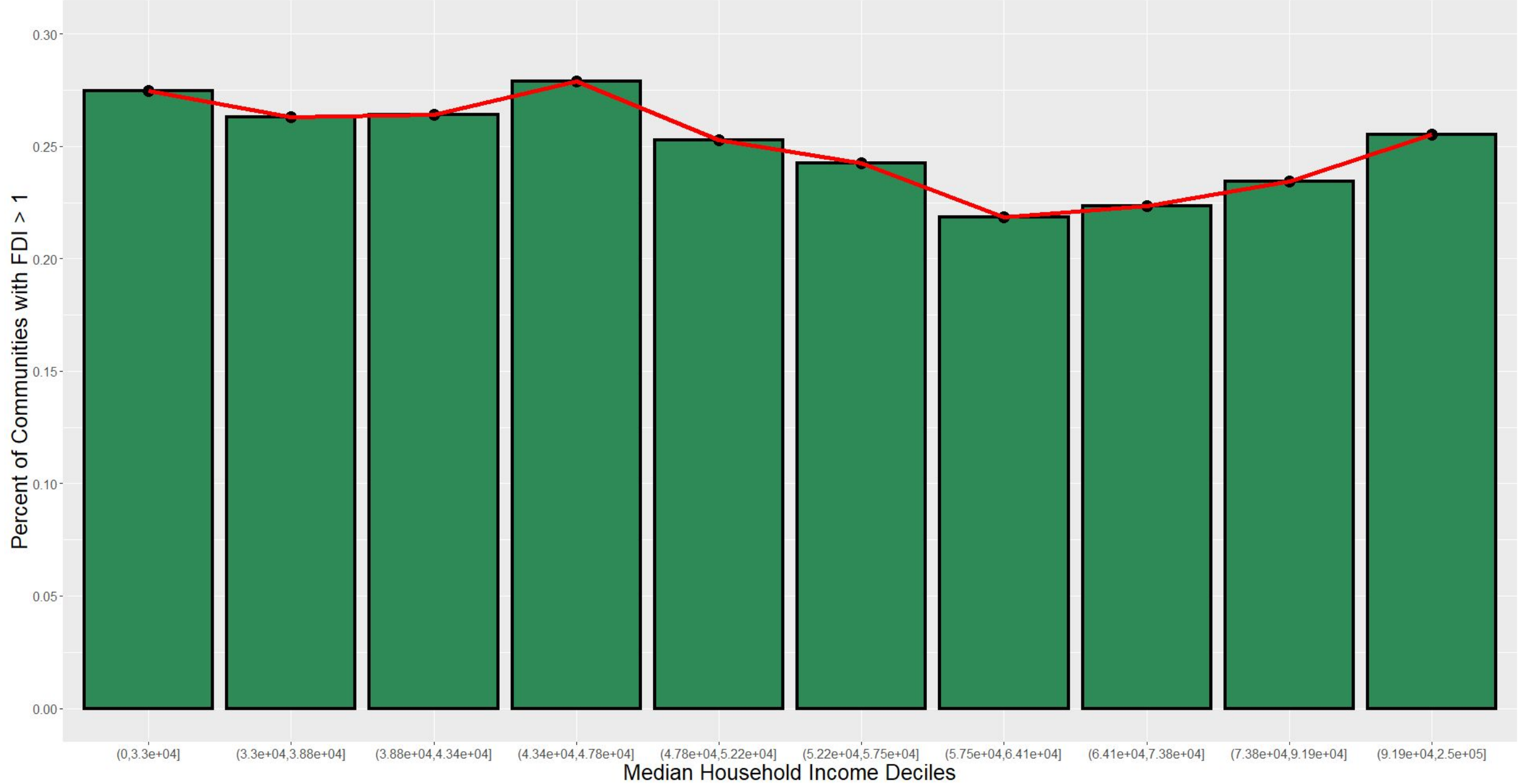
**Rural – 25.1% (n = 12,307)**

**Urban – 28.0% (n = 6,240)**

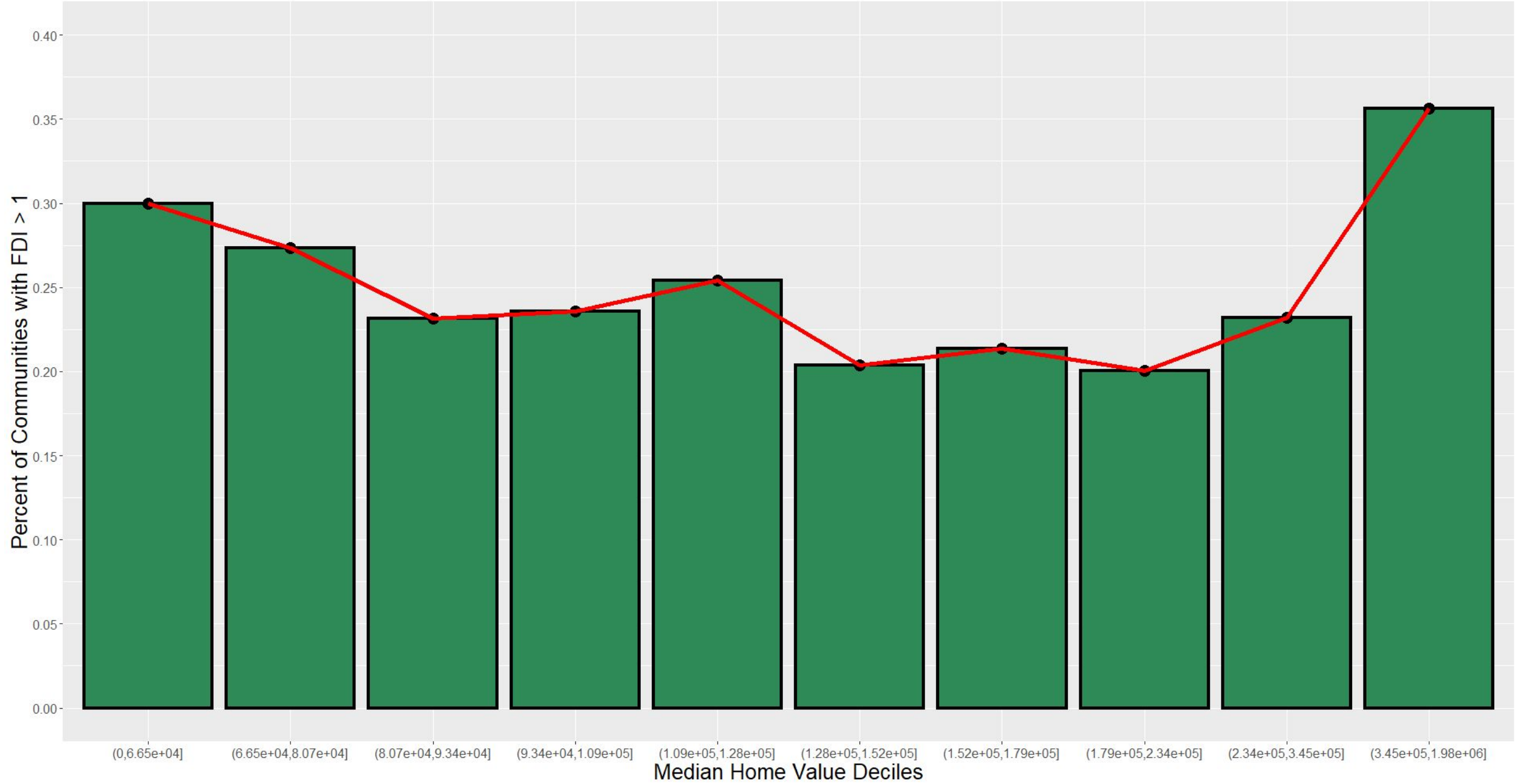
● Concentrated floodplain development  
● Limited floodplain development



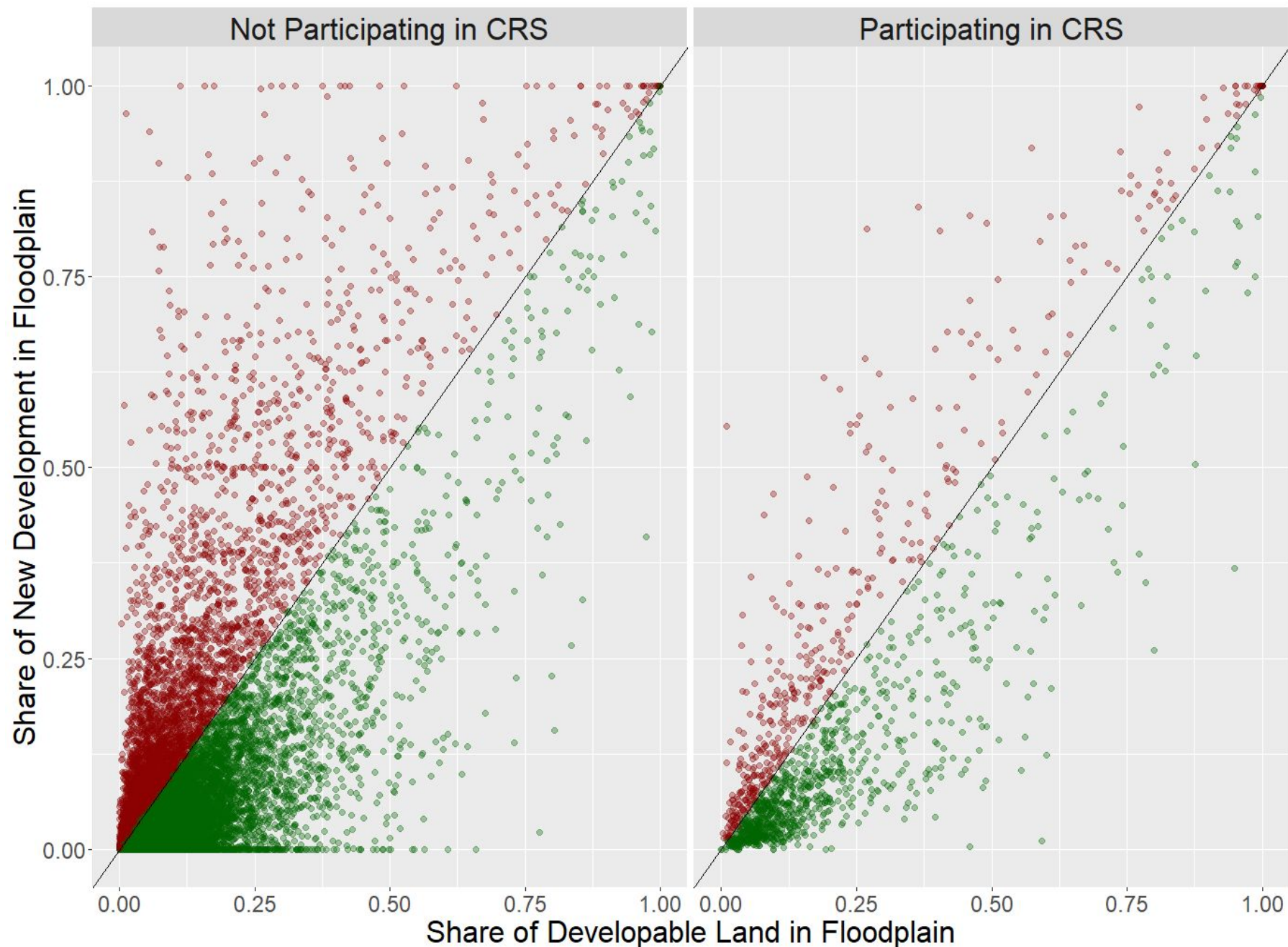
Wealth: W-Shaped Relationship between Floodplain Development and Income



Wealth: U-shaped Relationship between Floodplain Development and Home Value



# CRS: Participating Communities have Higher Rates of Floodplain Development



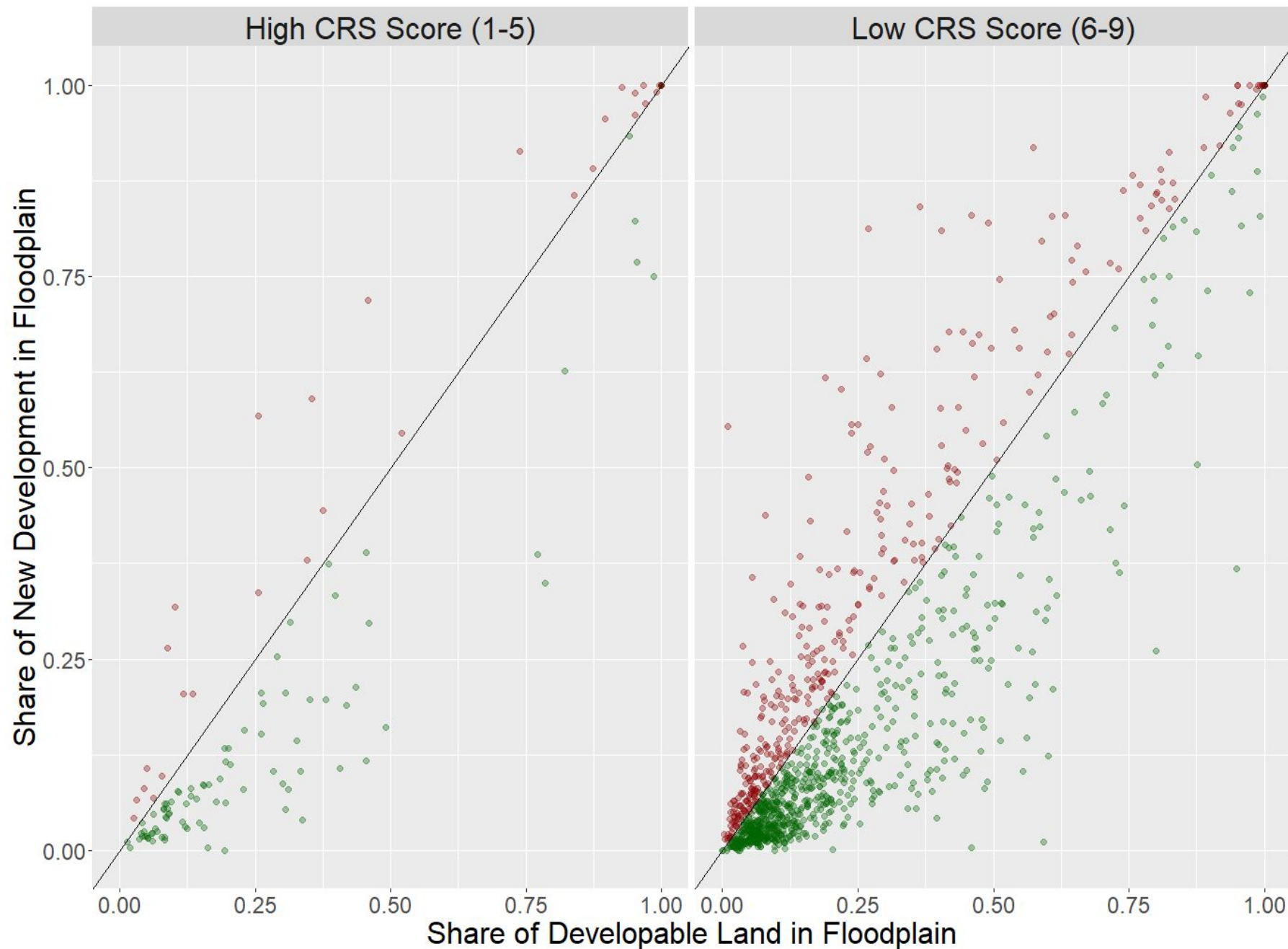
*Percent of communities  
with concentrated  
floodplain development:*

**Not Participating – 25.5%**  
**(n = 17,099)**  
**Participating – 32.0%**  
**(n = 1,449)**

● Concentrated floodplain development  
● Limited floodplain development



## CRS: Low Scoring Communities have Higher Rates of Floodplain Development



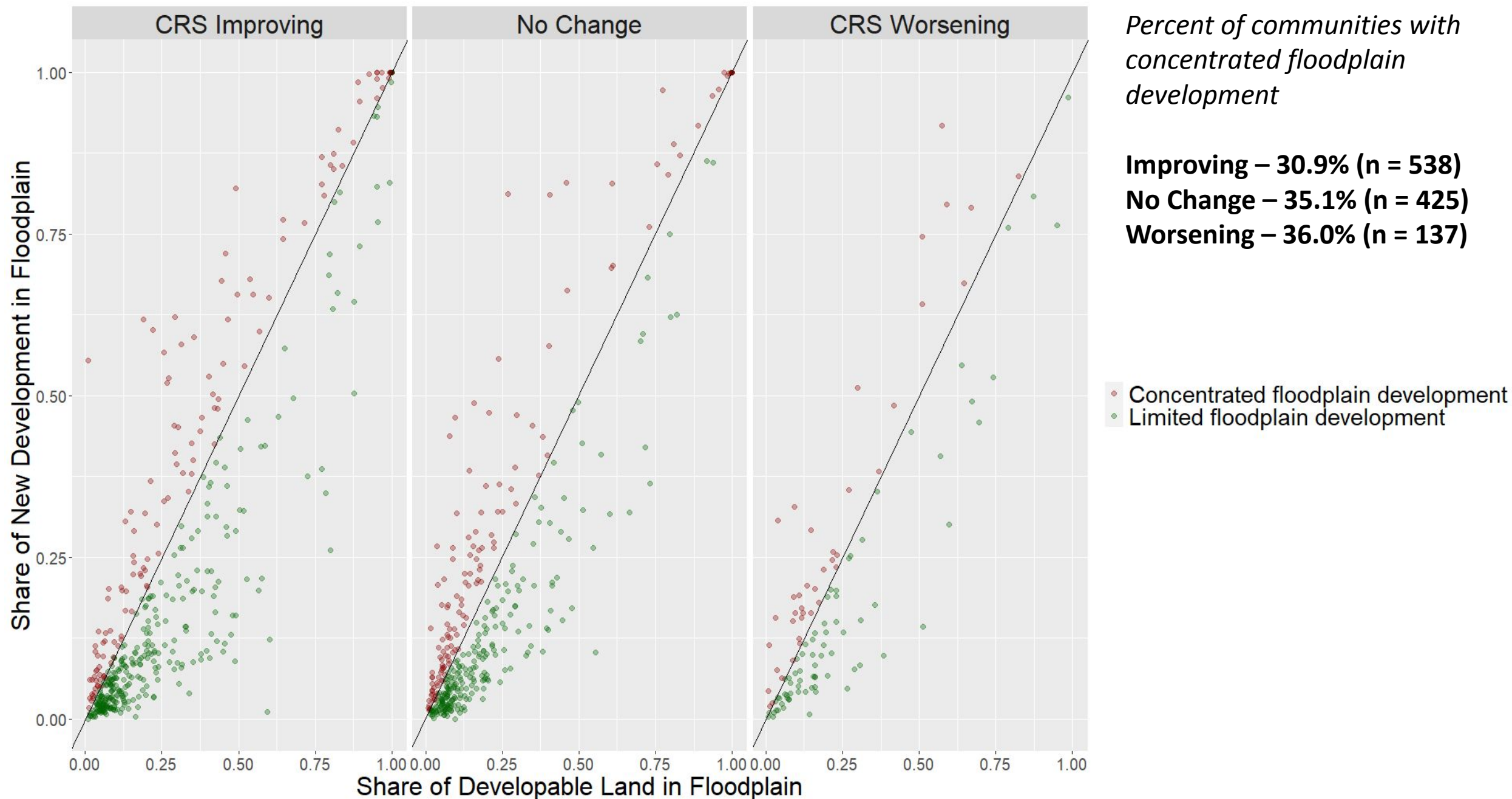
*Percent of communities with concentrated floodplain development:*

**High Score – 25.0% (n = 161)**

**Low Score – 32.3% (n = 1,334)**

● Concentrated floodplain development  
● Limited floodplain development

# CRS: Improving Communities have Lower Rates of Floodplain Development



# Case studies, starting in New Jersey

## **Purpose:**

Connecting local floodplain policies to floodplain development outcomes

## **Process:**

- 1) Community Selection
- 2) Document Review & Legal Analysis
- 3) Site Visits
- 4) Key Informant Interviews

# Main Takeaways

- 1) Combining remote sensing and social science methods creates a robust approach to studying floodplain development—the “where” and “why”
- 2) Floodplain development outcomes vary by geography, wealth, & CRS
- 3) Local approaches to floodplain management are key to understanding overall patterns in floodplain development